

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US01/50730

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60

US CL : 705/4

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/1,4,7,8,10,35,37,38


Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Insurance, financial products, premium, identity, credit risk, decision support.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

| Category * | Citation of document, with indication, where appropriate, of the relevant passages | Relevant to claim No. |
|------------|---|-----------------------|
| Y,E | US 2002/0002475 A1 (FREEDMAN et al) 3 January 2002 (03.01.2002), see entire document. | 1-40 |
| Y,E | US 2002/0023051 A1 (KUNZLE et al) 21 February 2002 (21.02.2002), see entire document. | 1-40 |
| Y,E | US 2002/0046053 A1 (HARE et al) 18 April 2002 (18.04.2002), see entire document. | 1-40 |
| Y,E | US 2002/0055862 A1 (JINKS) 9 May 2002 (09.05.2002), see entire document. | 1-40 |
| Y,E | US 2002/0091550 A1 (WHITE et al) 11 July 2002 (11.07.2002), see entire document. | 1-40 |

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| <input checked="" type="checkbox"/> Further documents are listed in the continuation of Box C. | <input type="checkbox"/> See patent family annex. |
| * Special categories of cited documents: | "T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention |
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| "P" document published prior to the international filing date but later than the priority date claimed | |

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| Date of the actual completion of the international search 20 July 2002 (20.07.2002) | Date of mailing of the international search report 12 SEP 2002 |
| Name and mailing address of the ISA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231 Facsimile No. (703)305-3230 | Authorized officer Emanuel T. Voeltz  Telephone No. 703-305-3900 |

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C. (Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

| Category * | Citation of document, with indication, where appropriate, of the relevant passages | Relevant to claim No. |
|------------|--|-----------------------|
| Y,E | US 2002/0091551 A1 (PARIS) 11 July 2002 (11.07.2002), see entire document. | 1-40 |

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